

PENNSYLVANIA
MOTOR VEHICLE INSTALLMENT SALE CONTRACT

Dated

REORDER FROM - P.I.A.D.A. (717) 636-0002

Account # **WR 1501**

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all scheduled payments.	Total Sale Price The total cost of your purchase on credit, including your downpayment of \$ 2398.94
19.9 %	\$ 1562.59	\$ 7300.00	\$ 8862.59	\$ 11261.53

Your Payment Schedule will be:

No. of Payments	Amount of Payments	When Payments Are Due
104	\$ 85.22	Monthly, beginning
		Weekly, Fridays

Filing Fee: \$ **NA**

Late Charge: If a payment is late, you will be charged 2% of the portion of the payment which is late for each month, or part of a month greater than 10 days, that it remains unpaid.

See below and any other Contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties.

Security: You are giving a security interest in the motor vehicle being purchased.

Prepayment: If you pay off early, you will not have to pay a penalty.

In this Contract,

we are the SELLER **McNamara Auto Sales, 1775 Rodney Rd, York, PA 17408**Name **Warren A. Royce, Sr., 1640 Blue Jay Dr, Dover, PA 17315**
Address **1640 Blue Jay Dr, Dover, PA 17315**
Zip Code **17315**
You are the BUYER(S). Name(s) **Gail M. Royce, 1640 Blue Jay Dr, Dover, PA 17315**
Address(es) **1640 Blue Jay Dr, Dover, PA 17315**
Zip Code(s) **17315**

If there is more than one Buyer, each promises, separately and together, to pay all sums due us and to perform all agreements in this Contract.

CASH PRICE: INCLUDES / EXCLUDES NOT INCLUDE OPTIONAL SERVICE CONTRACTS AND WARRANTIES IN THE AMOUNT OF \$

TRADE-IN:

You have traded in
the following vehicle:

Year and Make	Description
	If a balance is still owing on the vehicle you have traded in, the Seller will pay off this amount on your behalf. You warrant and represent to us that any trade-in is free from lien, claim, encumbrance or security interest, except in the "Itemization of Amount Financed" as the "lien payoff" period.

PROPERTY INSURANCE: You may choose the person through whom insurance is obtained against loss or damage to the Vehicle and against liability arising out of use or ownership of the Vehicle. In this Contract, you are promising to insure the Vehicle and keep it insured.

CREDIT INSURANCE IS NOT REQUIRED: Credit Life Insurance and Credit Disability Insurance are not required to obtain credit, and will not be provided unless you sign below and agree to pay the additional cost(s). Please read the NOTICE OF PROPOSED CREDIT INSURANCE on the reverse side. Your insurance certificate or policy will tell you the MAXIMUM amount of insurance available. All insurance purchased will be for the term of the credit.

By signing, you select Single Credit Life Insurance, which costs \$ **NA** What is your age? **NA** YearsBy signing, you select Single Credit Accident & Health Insurance, which costs \$ **NA** What is your age? **NA** Years

Signature of Buyer to be insured for Single Credit Life Insurance

Signature of Buyer to be insured for Single Credit Accident & Health Insurance

By signing, you both select Joint Credit Life Insurance, which costs \$ **NA** What are your ages? **NA**By signing, you both select Joint Credit Accident & Health Insurance, which costs \$ **NA** What are your ages? **NA** Percentage to be insured **NA**

1. _____

1. _____ %

2. _____

2. _____ %

Signatures of both Buyers to be insured for Joint Credit Life Insurance

Signatures of both Buyers to be insured for Joint Credit Accident & Health Insurance

Insurer:

VEHICLE: You have agreed to purchase, under the terms of this Contract, the following motor vehicle and its extra equipment, which is called the "Vehicle" in this Contract.

N/U	Year and Make	Series	Body Style	No. Cyl.	Truck Ton Capacity	Serial Number
	Used 2003 Pontiac Bonneville, Sdn		3.8L V6 - 162HX52K33411			8054

Equipped with	A.T.	P.S.	AM-FM Stereo	5 Spd.	Other
	✓	✓	✓	✓	CD, Cruise, HiH, ABS

ASSIGNEE: We may assign this Contract and Security Agreement to a sales finance company which is the "Assignee." If the Assignee assigns the Contract to a subsequent assignee, the term also refers to such subsequent assignee. After the assignment, all rights and benefits of the Seller in this Contract and in the Security Agreement shall belong to and be enforceable by the Assignee. The Assignee will notify you when and if Seller makes an assignment.

CO-SIGNER: Any person signing the Co-Signer's Agreement below promises separately and together with all Co-Signer(s) and Buyer(s), to pay all sums due and to perform all agreements in this Contract. Co-Signer will not be an Owner of the Vehicle.

CO-OWNER: Any person signing the Co-Owner's Security Agreement below gives us a security interest in the Vehicle and agrees separately and together with all Co-Owner(s) and Buyer(s), to perform all agreements in the Security Agreement and all other parts of this Contract except the "Promise to Pay" section.

TERMS: The terms shown in the boxes above are part of this Contract.

PROMISE TO PAY: You agree to pay us the Total Sale Price for the Vehicle by making the Total Downpayment and paying us the Amount Financed plus interest. You promise to make payments in accordance with the Payment Schedule. You promise to make payments on or before the same day of each month as the first payment due date. You agree to pay all other amounts which may become due under the terms of this Contract. You agree to pay the Seller or Assignee costs of suit. You also agree to pay reasonable attorneys' fees if Seller or Assignee hires an attorney to collect payments due under this Contract or to enforce the terms of this Contract. You agree to make payments at the place or to send payments to the address which the Assignee most recently specifies in the written notice to you.

SECURITY AGREEMENT: To secure the payment of all sums due and the performance of all required obligations under this Contract, you give a security interest in the Vehicle, in all parts (called "accessions") attached to the Vehicle at any later time, and in any proceeds of the Vehicle, including insurance proceeds. The Assignee may sell-off any amounts due and unpaid under this Contract against any of your money on deposit with Assignee. This includes any money which is now or may in the future be deposited with Assignee by you. Assignee may do this without any prior notice to you.

ADDITIONAL TERMS AND CONDITIONS: THIS CONTRACT CONTAINS OTHER TERMS AND CONDITIONS. YOU ARE OBLIGATED TO ALL THE TERMS OF THE CONTRACT WHICH APPEAR ON THE FRONT AND REVERSE SIDES.

By signing below, we agree to sell the Vehicle to you under the terms of this Contract

NOTICE TO BUYER-DO NOT SIGN THIS CONTRACT IF BLANK. YOU ARE ENTITLED TO AN EXACT COPY OF THE CONTRACT YOU SIGN. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.

SELLER **McNamara Auto Sales**

BUYER _____ (SEAL) _____ Date _____

BY: **Gail M. Royce** _____ Date _____

BUYER _____ (SEAL) _____ Date _____

CO-SIGNER: YOU SHOULD READ THE NOTICE TO CO-SIGNER, WHICH HAS BEEN GIVEN TO YOU ON A SEPARATE DOCUMENT BEFORE SIGNING.